

BENNY J ZULLO  
JENNIFER ZULLO  
1775 NORA AVE  
SCHENECTADY, NY 12304

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF NEW YORK  
ALBANY DIVISION**

In re:

BENNY J ZULLO  
JENNIFER ZULLO  
Debtor(s)

Case No. 09-12958

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Andrea E. Celli, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/10/2009.
- 2) The plan was confirmed on 01/07/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/17/2011, 01/25/2013.
- 5) The case was converted on 04/17/2013.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,270.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$10,600.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$10,600.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$882.99
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,882.99**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK	Unsecured	2,550.72	0.00	2,682.29	20.56	0.00
CITIBANK	Unsecured	46,555.00	NA	NA	0.00	0.00
CITY OF SCHENECTADY	Secured	970.00	0.00	970.00	431.97	111.72
CITY OF SCHENECTADY	Secured	920.00	0.00	920.00	409.71	105.95
CITY OF SCHENECTADY	Secured	1,815.00	0.00	1,815.00	737.24	220.52
DELL FINANCIAL	Unsecured	NA	NA	NA	0.00	0.00
DELL FINANCIAL LLP	Unsecured	1,145.88	0.00	1,277.86	9.80	0.00
ECAST SETTLEMENT CORP.	Unsecured	NA	0.00	1,898.65	14.56	0.00
ELLIS HOSPITAL	Unsecured	NA	NA	NA	0.00	0.00
ELLIS HOSPITAL	Unsecured	NA	NA	NA	0.00	0.00
FMCC	Secured	NA	NA	NA	0.00	0.00
FORD MOTOR CREDIT COMPANY, LL	Secured	7,000.00	NA	NA	0.00	0.00
HOUSEHOLD FIN.REALTY CORP NY	Secured	5,158.16	0.00	5,158.16	4,388.70	0.00
NAUTILUS GROUP	Unsecured	1,833.68	NA	NA	0.00	0.00
NYS DEPT OF TAX & FINANCE	Unsecured	1,050.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	19,938.77	0.00	20,147.63	154.47	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	5,134.99	0.00	5,296.44	40.61	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,873.16	0.00	5,006.18	38.38	0.00
SCHENECTADY RADIOLOGISTS	Unsecured	50.00	NA	NA	0.00	0.00
VANDA C/O WEINSTEIN & RILEY	Unsecured	842.21	0.00	1,062.84	8.15	0.00
VANDA C/O WEINSTEIN & RILEY	Unsecured	3,116.24	0.00	3,217.77	24.67	0.00
WELLS FARGO BANK, N.A.	Unsecured	NA	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,158.16	\$4,388.70	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$3,705.00	\$1,578.92	\$438.19
<b>TOTAL SECURED:</b>	<b>\$8,863.16</b>	<b>\$5,967.62</b>	<b>\$438.19</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$40,589.66</b>	<b>\$311.20</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,882.99</u>
Disbursements to Creditors	<u>\$6,717.01</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$10,600.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 06/14/2013

By: /s/ Andrea E. Celli

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.